

De Jure: Jurnal Hukum dan Syar'iah

Vol. 14, No. 2, 2022, h. 1-XX

ISSN (Print): 2085-1618, ISSN (Online): 2528-1658

DOI: <http://dx.doi.org/10.18860/j-fsh.vXXiY.6614>

Available online at <http://ejournal.uin-malang.ac.id/index.php/syariah>

Perspective Islamic law on the profit“Jockey Prakerja”

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Abstract:

On the one hand, the existence of pre-employment jockeys provides benefits but on the other hand it is detrimental to the community. Therefore, this paper examines the practice of pre-employment jockeys in a review of shariah economic Law. So that this research is fieldwork with a qualitative approach sourced from interview data, observations and documents with qualitative descriptive data analysis techniques. The result of the study illustrates that pre-employment jockeys help the community to register for the pre-employment card program launched by the government in 2020. The pre-employment card jockey helps create pre-employment account, if they pass the selection the pre-employment jockeys continue their duties. Namely running training tests, filling out surveys. Every community who passes the pre-employment will get an intensive of 3.550.000 consisting of monthly incentive, incentive survey, incentive training. In practice, this incentive is not obtained in full by the identity owner because the pre-employment jockey does not mention the amount that the identity owner will get if he passes later, the pre-employment jockey may get a greater incentive than the identity owner. So, according to shariah economic law, pre-employment jockeys in practice are not in accordance with the principles of muamalah fiqh, namely willingness and openness between both parties and the values of justice and avoiding elements of persecution in taking opportunities so that the income earned by pre-employment jockeys becomes gharar

Keywords: *Profit, pre-employment, jockey, Islamic Law*

Abstrak:

Keberadaan joki prakerja disatu sisi memberikan manfaat namun disisi lain justru merugikan masyarakat. Maka sebab itu, tulisan ini mengkaji tentang praktek joki prakerja dan status income yang didapatkan joki prakerja dalam tinjauan Hukum Ekonomi Syariah. Sehingga penelitian ini bersifat lapangan dengan pendekatan kualitatif yang bersumber dari data wawancara, observasi dan dokumen dengan teknik analisis data deskriptif kualitatif. Adapun hasil penelitian menggambarkan bahwa joki prakerja membantu masyarakat untuk mendaftar program kartu prakerja yang diluncurkan pemerintah pada tahun 2020. Joki kartu prakerja membantu pembuatan akun prakerja, jika lolos seleksi joki prakerja melanjutkan tugasnya yaitu menjalankan tes pelatihan, mengisi survey. Setiap masyarakat yang lulus prakerja akan mendapatkan intensif sebesar 3.550.000 yang terdiri dari intensif setiap bulan, intensif survey intensif pelatihan. Dalam prakteknya intensif tersebut tidak didapatkan secara utuh oleh pemilik identitas karena joki prakerja tidak menyebutkan besaran yang akan didapatkan oleh pemilik identitas jika lolos nantinya bisa saja joki prakerja mendapatkan intensif lebih besar dari pemilik identitas. Maka hal tersebut menurut hukum ekonomi syariah joki prakerja dalam prakteknya tidak sesuai dengan prinsip fikih muamalah yakni kerelaan, keterbukaan antara kedua belah pihak dan nilai nilai keadilan dan adanya perbuatan korupsi (ghulul) serta adanya unsur penganiayaan dalam mengambil kesempatan sehingga profit yang didapatkan joki prakerja menjadi gharar

Kata Kunci: Profit, joki kartu prakerja, Hukum Islam

Introduction

According to data of National Development Planning Agency, until 2021 the number of unemployment reaches 12 million people caused of COVID-19 pandemic¹. To anticipate this condition, government has formulated several policies including CT (Cash Transfer) program. CT program is administratively regulated by Minister of Village, Development of Disadvantaged Regions and Transmigration of Republic of Indonesia No 6 of 2020 by targeting poor families non ICCTP (Indonesian Conditional Cash Transfer Programme) who lost their job during covid using data collection mechanism based on village with the amount of assistance 600.000 rupiah for 3 months². In order to make the distribution is right on the target, government corporates with post office so, the approved people can directly come to the nearest post office (cannot be represented) by bringing indentity card and family card³

¹ Mustafa Lutfi, "Politik Hukum Pemulihan Ekonomi Nasional Akibat Pandemi Covid-19 Perspektif Konstitusi Ekonomi" 13, no. 2 (2021): 203–21.

² Cecelia Helenia Sasuwuk, Florence Daicy Lengkong, and Novie Anders Palar, "Implementasi Kebijakan Penyaluran Bantuan Langsung Tunai Dana Desa (Blt-Dd) Pada Masa Pandemi Covid-19 Di Desa Sea Kabupaten Minahasa," *Jap* VII, no. 108 (2021): 78–89.

³ Rifky Mahesa Putra and Kartu Prakerja, "Program Kartu Prakerja Dalam Perspektif Maslahat" 3, no. September (2021): 551–66.

Furthermore, MSME program is given by government to the MSME entrepreneurs who perceived the impact of covid which aims to stimulate the economic. Legally, the program of MSME assistance is regulated by the minister regulation of Cooperative and SME no 6 of 2020⁴. If the people fulfill the criteria and stated as recipient, government involves certain parties to distribute funds such as BRI Bank or BNI Bank by coming there bringing the requirements such as family card, identity card, business certificate, statement letter about not receiving financing with the amount of assistance 2.400.000 rupiah/MSME unit for a year.⁵

Moreover, there is pre-employment card program. It is slightly different with others. It is given to the people who lost their job due to layoffs during pandemic. To follow this program, administratively participant must sign up by registering account on the website of pre-employment card. This registration process needs skill, facilities and infrastructure such as cell phone or utilizing internet via computer. Then, account registration of pre-employment card program requires active phone number, email, identity card, and family card.⁶

Based on the registration process which requires facilities and IT skill, not all of people understands the process and having facilities and infrastructure to register and follow pre-employment program. Along with this, pre-employment jockey emerges. The existence of pre-employment jockey provides benefit by giving service for registration process⁷

However, writer's observation on the existence of pre-employment jockey found it assisted people in one side, but it was detrimental to the community. It is illustrated when a pre-employment jockey helps the people to register pre-employment card program. There are pre-employment jockeys who practice duties to help people. They help people to pass registration process which requires personal data such as identity card, family card by accepting money as wages. When the participant is stated as the recipient of pre-employment

⁴ Dosen Kopertis, Wilayah I Medan, and Ekonomi Universitas, "Perekonomian Nasional" 3, no. 9 (2005): 51–58.

⁵ CNN Indonesia, "Pelaksana Soal Joki Kartu Prakerja: Sisi Kriminal Tak Ada," CNN Indonesia, 2020, <https://www.cnnindonesia.com/ekonomi/20201014142909-532-558343/pelaksana-soal-joki-kartu-prakerja-sisi-kriminal-tak-ada>.

⁶ (A. Putri et al., 2021)

⁷ Liputan6.com, "HomeNews Journal: Joki Kartu Prakerja, Celah Dalam Sistem Atau Fenomena Saling Bantu?," liputan6.com, 2021, <https://www.liputan6.com/news/read/4685707/journal-joki-kartu-prakerja-celah-dalam-sistem-atau-fenomena-saling-bantu>.

card program, pre-employment jockey assists to cash out the incentive funds for pre-employment card program by accepting wages for the service given.⁸

Besides, it found pre-employment jockey who helps the community by offering services for sign up, registration until the incentive funds disbursement for pre-employment card program. However, it does not run properly. When the participant is registered as the recipient of pre-employment card program, a jockey will not inform the participant and take the advantage of pre-employment card program. It is caused by different incentive funds disbursement than the other programs. Participant who have right to accept CT and MSME assistance must directly come to predetermined place by bringing requirements and cannot be represented. However, the disbursement of incentive funds for pre-employment card program is carried out indirectly. Incentive fund of pre-employment program is paid through account which accepts pre-employment program. In this step, jockey benefits by not informing the people who is assisted for registration, as result the person who knows registered account is only pre-employment jockey. In this condition, pre-employment jockey is indicated to be cheating because the benefit taken from the program. This fraud is happened because pre-employment program is administratively having weakness on mechanism and registration process, verification and other processes.

Moreover, it is synchronous to the interview result with one of pre-employment jockey user, call In". He used pre-employment jockey cause of busy, not understand IT, so that he gave his personal data (identity card, family card). When he used jockey service, they agreed that if he is approved to accept assistance, every incentive will be divided equally. After his approval as one of recipient, he was asked to create electronic money account because he is promised to accept incentive when electronic money account done but he does not receive any cent. He cannot do nothing, because pre-employment account is controlled by jockey⁹. Fund disbursement in his name does not go directly to his account but it goes to pre-employment jockey account. As result, it will be noted in jockey account. Moreover, the existence of pre-employment jockey emerges pro and cont. There is opinion that legally, pre-employment jockey is criminal act because it is an effort to take over and take advantages of

⁸ Kumparan.com, "Joki Kartu Prakerja Ada Karena Lemahnya Sistem Pendaftaran," kumparan.com, 2021, <https://kumparan.com/pandangan-jogja/joki-kartu-prakerja-ada-karena-lemahnya-sistem-pendaftaran-1vG6ii4xut7/full>.

⁹ Intan, "Wawancara Terstruktur Dengan Pengguna Joki Prakerja," 2021.

people's identity (identity card, family card to be registered for pre-employment card program). However, there is statement that it is not criminal act because pre-employment jockey help the community but there is still criticism from people.

Based on phenomena above, there are two problems which will be discussed in this research. First, how does work practice, right and duties and agreement on pre-employment jockey. Second, how is profit obtained by pre-employment jockey in Shariah economic Law.

Method

Under field research by observing pre-employment jockey practice. The characteristics of this research is inductive which specially obtained to construct general insight¹⁰. The source of primary data was direct from the service user of pre-employment jockey totally 15 persons and 10 pre-employment jockey. Data was direct from research subject, interview with the interviewees who were the service user of pre-employment jockey and pre-employment jockey in West Sumatera. The sources of secondary data were journals and scientific articles related to pre-employment jockey. Furthermore, the population of this research was *muajir*, the person who give service and *mustajir*, the service user of pre-employment jockey. Research sample utilized purposive technique sampling that is pre-employment jockey and the user of pre-employment jockey by applying several data collection method including interview, documentation, and observation¹¹ about service of pre-employment jockey. Data analysis used by writers was qualitative descriptive analysis which aims to discover the practice of pre-employment jockey, fee and profit obtained by pre-employment jockey by taking notes, analyzing and deducing.

Result and Discussions

The Program of Pre-employment Card and Pre-employment Jockeys

¹⁰ Hendri Daipon, Dahyul, "Bisnis Aplikasi Vtube Dalam Perspektif Hukum Ekonomi Syariah Vtube Application Business in the Perspective of Sharia Economic Law," *Jurnal Hukum Islam (JHI)* 19 (2021): 113–32.

¹¹ Wahyu Abdul , KhairuddinJafar, "Dropshipping on Sale Transactions of Shariah Economic Perspvetive," *Madania* 25, no. 2 (2021): 223–32.

Pre-employment card is identity card given to the beneficiary of pre-employment card program. Pre-employment card program is carried out through the giving of pre-employment card to job seekers, workers/laborers who lost their job and workers/laborers who need to enhance competency such as workers/laborers who are fired and not accepting monthly salary, including the MSME businessman.¹²

The requirements to get pre-employment card are: Indonesian citizenship, at least 18 years, and not attend formal education. Moreover, pre-employment card program cannot be given to: state officials, leaders, and the members of Regional Legislative Council, State Civil Apparatus, Indonesian National Army Soldiers, Members of the Indonesian National Police, Village Heads and village officials, and directors, Commissioners and Supervisory Boards in state-owned enterprises or regionally-owned enterprises¹³

Pre-employment card program aims to develop workforce competency, enhance productivity and workforce competitiveness and develop entrepreneurship. Pre-employment card program is the name of a government program issued by President Joko Widodo to stimulate community welfare.¹⁴

Besides, pre-employment card program is made by government to manifest and implement article 27 Paragraph (2) of the 1945 Constitution of the Republic of Indonesia containing the right of every citizen to obtain proper job and life. Pre-employment card program is realization of president's promise on presiden election in 2019 with the expectation that it can create productive and quality human resources. Basically, pre-employment card

¹² Tomi Predianto and Khoirurrosyidin, "Mengkaji Upaya Pemerintah Melalui Program Kartu Prakerja Dalam Perspektif Pemberdayaan Di Masa Pandemi Covid-19 Tomi," *Journal of Government and Political Studies* 3, no. 2 (2020).

¹³ Yasserina Rawie and Palupi Lindiasari Samputra, "Analisis Cost and Effectivity Program Kartu Prakerja Di Indonesia," *Journal Manajemen Dan Kebijakan Publik* 5, no. 2 (2020): 118–39, <https://journal.uny.ac.id/files/journals/22/articles/32430/submission/review/32430-85288-1-RV.pdf>.

¹⁴ Risma Dewi Hermawan et al., "Pre-Employment Card (Kartu Prakerja) in the Middle of a Pandemic Review From the Concept," *Activita Yuris Jurnal Hukum* 1, no. August (2021): 1–6, <http://e-journal.unipma.ac.id/index.php/AY/article/view/10106/pdf>.

program is oriented to be focus on increasing individual and entrepreneurship skill to prepare workforce who is ready to compete in work world.¹⁵

There are several steps to register pre-employment card program. **First**, visit pre-employment card website by accessing www.prakerja.go.id. **Second** preparing active email. **Third**, input password. After filling email and inputing password, the confirmation of pre-employment card will be sent to email. Confirmation aims to continue registration in the application of pre-employment card program. In the registration steps, the future participant of pre-employment card must prepare identity card, family card, and active phone number and participant face portrait.¹⁶

Furthermore, if the registration process succeed, the next step is waiting the opening of selection phase. If the selection phase has been opened, the future participant who has passed registration selects “follow the phase” on pre-employment card application. After that, the participant waits the announcement about pre-employment card beneficiary .¹⁷

Then, there are two ways to know if someone is approved as beneficiary of pre-employment card program. First, via Short Message Service (SMS). The participant who is approved as pre-employment card beneficiary will accept notification via SMS¹⁸. Notification will be sent to phone number registered while creating account. So that, it is important to make sure the phone number is right and still active. Second, via pre-employment dashboard¹⁹. The registrants of pre-employment card program can check the approval status through website prakerja.go.id by log in to the pre-employment account first. Then, check pre-employment card number and balance status on account dashboard which has already registered. If someone is approved, there will be note “your incentive will be given after

¹⁵ Yoshua Consuello, “Analisis Efektifitas Kartu Pra-Kerja Di Tengah Pandemi Covid-19,” *Buletin Hukum Dan Keadilan* 4, no. 1 (2020): 93–100, <http://journal.uinjkt.ac.id/index.php/adalah/article/view/15479>.

¹⁶ **nindry Sulistya Widiastian, “Polemik Kartu Prakerja Sebagai Kebijakan Bidang Hukum Ketenagakerjaan Masa Pandemi Covid-19,” *jurnal literasi hukum* 5, no. 2 (2021): 39–55.**

¹⁷ (Tim JDIH Badan Pemeriksan Keuangan, 2020:6)

¹⁸ Fitri Kurnianingsih, Mahadiansar Mahadiansar, and Ramadhani Setiawan, “Implementation Processes of Social Protection Policy In,” *Journal Governance and Public Policy* 7, no. 3 (2020): 247–59.

¹⁹ Chusnul Qotimah Nita Permata, “Analisis Kebijakan Kartu Pra Kerja Terhadap Pekerja Yang Di Phk Untuk Menanggulangi Pengangguran Di Indonesia,” *Jurnal Retrieval* 1, no. 1 (2021): 1, <https://www.indonesia-investments.com/id/keuangan/angka-ekonomi-makro/pengangguran/>.

completing the training, if the fund is not transferred in 7×24 hours call Customer service, but if you are not approved, there is still note on dashboard “you are not success yet”²⁰

If future participant of pre-employment card is approved, he will accept amount of money which can be changed to Rupiah. There are several forms of fund which can be accepted by pre-employment card beneficiary. First, monthly incentive fund. The amount of monthly incentive is Rp. 2.400.000 which can be taken in four months, as result pre-employment card beneficiary will get Rp.600.000/month.²¹

Second, training fund. The beneficiary of pre-employment card program will get Rp. 500.000 for training fund. Third, test fund. The amount of money on test phase is Rp. 50.000 which can be taken 3 times. As result, the amount of fund or incentive obtained from pre-employment card program is very big and can assist the community²²

The amount of assistance accepted by the beneficiary of Pre-employment card program

| No | Incentive | Amount | V | Total |
|--------------|--------------------|---------|---|------------------|
| 1 | Monthly incentive | 600.000 | 4 | 2.400.000 |
| 2 | Survey incentive | 50.000 | 3 | 150.000 |
| 3 | Training incentive | 500.000 | 2 | 1.000.000 |
| Total | | | | 3.550.000 |

²⁰ Rani Ika Wijayanti and Ana Humardhiana, “Optimalisasi Program Kartu Prakerja Dengan Pelatihan Branding Strategy,” *Dimasejati: Jurnal Pengabdian Kepada Masyarakat* 2, no. 1 (2020): 109, <https://doi.org/10.24235/dimasejati.v2i1.6645>.

²¹ Adetya Firnanda, Clarisa Fitri, and Fahmi Ardianto, “Evaluasi Program Kartu Prakerja Ditinjau Dari Asas Kemanfaatan Dan Aksesibilitas,” *Jurnal Hukum Magnum Opus* 4, no. 2 (2021): 170–80, <https://doi.org/10.30996/jhmo.v4i2.5243>.

²² Giri Hartomo, “8 Fakta Program Kartu Prakerja, Ternyata Ada Joki,” *okefinance*, 2020, <https://economy.okezone.com/read/2020/10/17/320/2295246/8-fakta-program-kartu-prakerja-ternyata-ada-joki>.

The table above explained the amount of incentive accepted by someone who is approved to be beneficiary of pre-employment card program that is Rp. **3.550.000** (*Three Million Five Hundreds Fifty Thousands Rupiah*)

Disbursement of Pre-employment Card Program

Pre-employment card program can be utilized for training fee and incentive which can be used as follow²³:

1. Paying training fee

Pre-employment card beneficiary has right to obtain assistance in form of non cash balance on digital platforms determined by committee used by pre-employment card beneficiary to pay training fee. Training assistance can be used with the provisions:

- a. Must be used in current fiscal year. If pre-employment card beneficiary does not utilize the training assistance in current fiscal year, it will be returned to State general treasury account
- b. Cannot be changed into cash
- c. Can be used for more than one training

Payment of training fee can be carried out based on agreement between executive management and digital platforms. Related to payment, digital platforms proposed training fee invoice to Proxy of Budget User State General Treasurer (PBU SGT).²⁴

Then, training fee payment is done before practicing training activities, proposing the invoice also attaches the statement letter about the ability to finish the training from the digital platforms²⁵

²³ Siti Dwi Yana, "Efektifitas Program Kartu Prakerja Dalam Membangun Sumberdaya Manusia Di Tengah Pandemi," *Jurnal Investasi Islam* 6, no. 1 (2021): 12–21.

²⁴ Dandy Rafitrandi, "Program Kartu Prakerja: Tantangan Implementasi Di Masa Pandemi COVID-19 Dan Sesudahnya," *Centre for Strategic and International Studies*, no. April (2020): 1–6, <https://www.csis.or.id/publications/program-kartu-prakerja-tantangan-implementasi-di-masa-pandemi-covid-19-dan-sesudahnya>.

²⁵ Nindry Sulistya Widiastian, "Polemik Kartu Prakerja Sebagai Kebijakan Bidang Hukum Ketenagakerjaan Masa Pandemi Covid-19."

Training fee is paid from virtual account (identification number of pre-employment card recipient created by bank on request of PBU SGT which then given to pre-employment card beneficiary as recipient account number) to digital platforms account²⁶

Payment of training fee applies Cash Management System (CSM), which is application and information system which provides balance information, transfer between account, payment of State revenue and utilities, or other facilities in the implementation of real-time online banking transactions. To conduct billing data recording activities in CMS, an officer called *Maker* is assigned. During payment process, *Maker* accepts invoice and supported document then, recorded it to CMS. After that, invoice is verified by *Checker* (official/employee who has authority to do checking/observing activities on the bill done by *Maker*), verification on training fee invoice is applied based on several provisions²⁷

Pre-employment Jockeys

The etymology of the word jockey is derived from English that is “Jockey. In Indonesian Big Dictionary, the word jockey means someone who is paid without paying attention to the amount of money accepted for a match, work, piece of money in wallet. In this case, the word Jockey has four meaning²⁸. There is the word of jockey which has a noun meaning so it can state the name of someone, place, or all things. There is the word of jockey classified as homonym which means having similar spelling and pronunciation but it has different meaning. There is the word of jockey included into variety of spoken language. And there is the word of jockey which is used as slang or non standard language applied by kiddy²⁹.

²⁶ (Rawie & Samputra, 2020)

²⁷ Tim JDIH Badan Pemeriksaa Keuangan, “Tata Cara Pengalokasian, Penganggaran, Pencairan, Dan Pertanggungjawaban Dana Kartu Prakerja.”

²⁸ Mahrus Ali et al., “Analisis Transaksi Jasa Joki Rank Mobile Legend Melalui Sosial Media Perspektif Fatwa Dsn Nomor 62 Dsn-Mui / Xii / 2007 Tentang Ju ' Alah Pendahuluan Peran Manusia Dalam Agama Islam Merupakan Sebagai Khilafah Di Bumi . Pandangan Rumusan Masalah Adapun Per” 2, no. 62 (2021): 122–31.

²⁹ L Sari, “Sistem Upah Joki Pacu Kuda Menurut Perspektif Akad Ijārah Bi Al-'Amāl (Studi Kasus Di Desa Ramung Jaya Kecamatan Permata Kabupaten Bener Meriah)” (2019), <https://repository.ar-raniry.ac.id/id/eprint/8589/>.

Based on several meaning above, it can be comprehended that Jockey is the person who take an exam for another person by disguising as the actual examinee and accepting money reward in college entrance examination or the person who provides services to driver who is not public transportation to fulfill the provision about the number of passengers when passes certain area.³⁰

Jockey is a service offered by someone to others to complete a work or duty. Then, in Arabic reward on a job is called *ujrah*, which means reward accepted by a worker or service bureau which has been done, like important letter service, or architecture bureau which provides building plan drawing service. The reward on all service can be given in a certain nominal amount or certain ratio.³¹

The Emergence of Pre-employment Jockeys

There are several reason on the emerging of Pre-employment card jockey. First, along the launching of pre-employment card program by government. Besides, the registration and creating an account for pre-employment card program is very easy as long as understanding the procedure and having skill to operate cell phone or computer which has Internet connections. registration can be done by anyone and it must not possess identity card or family card .³²

Second, easy requirement. The requirements to register pre-employment card program is very easy that is identity card, family card, having an active email, and phone number. Third, there is advantages that can be obtained. If pre-employment jockey got one identity which will be registered to follow pre-employment card program, he will gain the a known amount of profit, Rp. 3.5550.000 .³³

³⁰ Dian Edi Putri, "TINJAUAN HUKUM ISLAM TENTANG PEMBERIAN FEE PADA JASA JOKI TUGAS KULIAH" (2020).

³¹ Putri.

³² Galih Priatmojo, "Joki Kartu Prakerja Masih Bermunculan, Pelaku Dilaporkan Ke Bareskrim," *suarajogja.id*, 2021, <https://jogja.suara.com/read/2021/10/08/190413/joki-kartu-prakerja-masih-bermunculan-pelaku-dilaporkan-ke-bareskrim>.

³³ Sari Apriyanti, "Joki Prakerja Raup Keuntungan Jutaan Rupiah," *curupekspress.rakyatbengkulu.com*, 2021, <https://curupekspress.rakyatbengkulu.com/joki-prakerja-raup-keuntungan-jutaan-rupiah/>.

Furthermore, the people who want to register pre-employment card program can easily access the service of pre-employment card jockey. They can contact jockey via social media or phone cell, if they want to. Pre-employment card jockey offers several services in media social such as Facebook, Instagram. Based on writer's interview via WhatsApp, the average pre-employment card jockey can provides services to 7 up to 10 user. Costumer who uses jockey to register pre-employment card program is not only come from local area but also the other regions.³⁴

Moreover, writer's interview with one of pre-employment card beneficiary group 15, call "i", revealed he recognized pre-employment card jockey from his friend and social media. He was offered by a a WhatsApp user to enroll pre-employment card by asking his identity card and family card. Then, he was promised amount of money which did not stated how much the money was. He did not think long, he directly gave his identity card and family card to be registered in pre-employment card program. He also said the existence of pre-employment card jockey is very helpful to register pre-employment card program cause of his busyness as businessman³⁵

There is also "J" who is private company employee which affected by layoffs due to Covid-19. He said he does not have a skill and android phone so, he was registered by jockey to follow pre-employment card program. After registration process, he often asks jockey if he is approved or not to be pre-employment beneficiary, but until the end of 2021 he does not get information about his identity which has been registered by jockey³⁶

Then, there is "D" who is agreed as pre-employment card beneficiary group 14 in 2021. When he registered pre-employment card program, he used jockey which is known from his friend who is the recipient of pre-employment card program group 13³⁷. Then, he is agreed to be registered as the participant of pre-employment card program and he is approved as recipient. However, he does not get incentive because he does not know username and password which was registered by jockey.

³⁴ Yanto, "Free Interview with Pre-employment Jockeys," 2021.

³⁵ Intan, "Structured Interview with the user of pre-employment jockey."

³⁶ Joni, "Structured Interview with the Beneficiary of Pre-employment Card Program Group 14," 2021.

³⁷ Dani, "Structured Interview with the Beneficiary of Pre-employment Card Program in 2021," 2021.

Modus and how does pre-employment jockey work

In the beginning, pre-employment card jockey asks several requirements to register pre-employment card such as identity card, family card, and selfie with ID card. Fee set by jockey varies depended on the agreement between participants and jockey. In fact, there is jockey who claims that he is able to buy a house from being pre-employment card program.³⁸

There are several pre-employment card jockey modes. First, pre-employment jockey helps registration process by creating pre-employment account using identity card, family card according to identity, but email address and phone number is set using jockey's address and phone number. Then, if the participant is approved, electronic money account uses jockey's email and phone number.³⁹

Second, pre-employment jockey helps registration using ID, family card and account owner email. Then, electronic money account is connected to jockey's phone number. As result, there will be notifications to jockey's phone number about if a participant is approved as a beneficiary or not as well as, the fund from pre-employment card program⁴⁰

Jockey practice on pre-employment card program is perceived by the people who has limited knowledge on technology and having low legal awareness. It is easy for jockey to register someone because there are many lower middle class people. Besides, the admin of pre-employment card program provides easy requirement and easy to be obtained.⁴¹

Moreover, jockey does not only provide service during registration process but also he assists pre-employment participant until incentive disbursement. It illustrates how low the level of society digital literacy. "because incentive disbursement is more complex. First, they must create an account, register e-wallet or account. Then, if e-

³⁸ Weli, "Structured Interview with Pre-employment Jockeys ," 2021.

³⁹ Weli.

⁴⁰ Kumparan.com, "Joki Kartu Prakerja Ada Karena Lemahnya Sistem Pendaftaran."

⁴¹ Riki Dhanu, "VIDEO JOURNAL: Polemik Joki Prakerja," liputan6.com, 2021, <https://www.liputan6.com/news/read/4686949/video-journal-polemik-joki-prakerja>.

wallet does not connect yet , it must be connected which means there will be more complicated. Because they must upload ID card, selfie, others,” he said.⁴²

Therefore, according to Mardhani Riase, the expert of Data and computer science IGM which was quoted from Kumparan.com, said government needs to encourage digital literacy in young generation. Or at least, pre-employment management must create a condition which encourages participants to read the registration procedure carefully without depending on other people. "Because the participant does not know, or even lazy, to read how to register pre-employment card. In fact, it only need to sign in to email, verification, and others. However, it will be difficult for lower class people to register using email. It will be more complicated if they must utilize phone number and verification.⁴³

The agreement model of pre-employment jockey user

In practice, Pre-employment card jockey usually have an agreement. It based on interview with one of people who uses jockey service, there is people who have agreement with jockey and some people are not. The agreement is usually begun with administrative fees to create an account, it is only for registration. Then, agreement regarding to approval as the beneficiary of pre-employment card program. If the user of pre-employment card program has already registered, there will be several agreements like what jockey stated⁴⁴ :

1. If someone is approved, any kind of incentive both incentive for training, survey and monthly incentive obtained from pre-employment card program is divided 50% for account owner, and 50% for jockey⁴⁵
2. If someone is approved, incentive which is divided is only monthly incentive under the condition 50%for jockey and 50% for account owner. Meanwhile, all of

⁴² andre, "Structured Interview with Pre-employment Jockeys ," 2021.

⁴³ Cantika Adinda Putri, "PMO Prakerja: 'Joki' Daftar Kartu Prakerja Bukan Kriminal," CNBCIndonesia.com, 2020, <https://www.cnbcindonesia.com/tech/20201014133307-37-194301/pmo-prakerja-joki-daftar-kartu-prakerja-bukan-kriminal>.

⁴⁴ Yanto, "Free Interview with Pre-employment Jockey ."

⁴⁵ Yanto.

incentive for training and survey are taken by jockey without informing account owner

3. If someone is approved, pre-employment card jockey will not inform anything to account owner, but jockey only give small part of fund obtained from monthly incentive.
4. There is no agreement between pre-employment card jockey and account owner, the crucial thing is registration. If the user is approved, the amount of money accepted by participant is not stated but account owner receive small portion of money. However, if it is compared the amount of money accepted by these two parties, jockey receive more than account owner.

Beside the agreement above, interview also revealed pre-employment card jockey does not provide information about the approval of user who has been registered. As result, the fund provided for account which has been registered will be received by jockey's electronic money and it will be his.⁴⁶

Based on agreement modes above, it will be identified the amount of money obtained by pre-employment jockey and account owner who is approved as pre-employment card beneficiary illustrated on the following table:

Table

Agreement about monthly incentive allocation of pre-employment card and amount of money received

| No | Agreement | Monthly incentive | |
|----|--|-------------------|------------------|
| | | Jockey | Account owner |
| 1 | Divided 50% | 1.200.000 | 1.200.000 |
| 2 | 70% for jockey and 30% for account owner | 1.680.000 | 720.000 |

⁴⁶ Nindry Sulistya Widiastian, "Polemik Kartu Prakerja Sebagai Kebijakan Bidang Hukum Ketenagakerjaan Masa Pandemi Covid-19."

The table above explained the amount of money accepted by pre-employment card jockey from monthly incentive based on agreement that is Rp 1.680.000 for jockey and Rp. 720.000 for account owner⁴⁷

Table

The agreement about training incentive allocation of pre-employment card and amount of money accepted

| No | Agreement | Training incentive | |
|----|-------------------------|--------------------|---------------|
| | | Jockey | Account owner |
| 1 | Divided 50% | 250.000 | 250.000 |
| 2 | All of money for jockey | 500.000 | 0 |

The table above revealed the amount of money accepted by pre-employment card jockey from training incentive based on agreement that is jockey got 500.000 and account owner does not accept anything.⁴⁸

Information above illustrate the difference in the amount of incentive obtained by the identity owner of pre-employment card program than pre-employment card jockey. Basically, pre-employment card beneficiary will gain incentive Rp. 3.550.000. However, if the participant use pre-employment card jockey, the owner of pre-employment card identity get a half or one third of total incentive which must be obtained depending on agreement or jockey's wish

Pre-employment jockey's duties and work

In general, pre-employment card jockey provides services to users. There are two types of pre-employment jockey. First, pre-employment card jockey who provide registration service. Second, registration services until training fund disbursement. In this types of service, jockey usually set the pay rate. There is also pre-employment jockey who offers guarantee to the potential participant to be 100 % approved. There is jockey who offers 100 % approved as pre-employment card beneficiary as strategies to attract the costumer.

⁴⁷ CNN Indonesia, "Joki Kartu Prakerja Bisa Dilaporkan Ke Polisi," CNN Indonesia, 2021, <https://www.cnnindonesia.com/ekonomi/20210226183101-532-611481/joki-kartu-prakerja-bisa-dilaporkan-ke-polisi>.

⁴⁸ Apriyanti, "Joki Prakerja Raup Keuntungan Jutaan Rupiah."

Furthermore, pre-employment card jockey have to follow training. Training phase in pre-employment card program consisted of training according to pre-employment beneficiary field and interests. After that, Pre-employment card jockey must follow the test. This test step is followed by filling up the questionnaire and answering questions.

Besides, the other duties of pre-employment card jockey is fund disbursement to beneficiary. In this step, jockey is required to cash out the fund by connecting the data of pre-employment card beneficiary like linking beneficiary account.

People reasons use a pre-employment jockey

Based on interview and observation, in general, there are several people's reason to use a pre-employment card jockey. *First*, the people is technologically backward. *Second*, they do not have free time to register pre-employment card program. *Third*, saving internet data.⁴⁹

Advantages and weakness to use the service of pre-employment card program. The people who use the service of pre-employment card jockey will gain several advantages. First, assisting the family members who are technologically backward so, they can get the benefit of pre-employment card program. Second, saving internet data.

Then, there are several weakness perceived by pre-employment card beneficiary if they use jockey. First, they have to pay amount of money to pre-employment jockey. Fund obtained from the pre-employment card program is not full. Second, they do not gain knowledge given during the training of pre-employment card program. The knowledge is taken by jockey.

Income (*Profit*) of a pre-employment jockey

The amount of profit obtained by pre-employment card jockey. In this life, every activity will provide the benefit both material and non-material. In his job, jockey will accept profit from what he has done. The profit obtained by jockey are registration service or creating pre-employment card account. In registration service, jockey set the pay rate Rp.

⁴⁹ Putra, "Structured Interview with Pre-employment Jockeys," 2021.

50.000-300.000 which is only for creating an account, registration, and follow the selection group.⁵⁰

Second, the profit from following training phase. In this step, the amount of incentive fund which is provided by government for pre-employment card beneficiary is Rp. 500.000. Based on writer's interview, jockey usually does not inform the amount of incentive to pre-employment card beneficiary. All of fund is usually taken by pre-employment jockey⁵¹

The amount of incentive obtained by pre-employment card beneficiary who have followed training is Rp. 500.000 which must be used for coaching fund.⁵² Then, if one pre-employment account is approved, one pre-employment jockey will get total money 3.550.000.

Discussion on the practice of pre-employment jockey

At the beginning of its emergence, the existence of pre-employment jockey provides services for the community who are not understand information and technology to register pre-employment card program. However, in one side pre-employment card jockey give an impact on the community who passes the selection as pre-employment card beneficiary. As result, the existence of pre-employment card jockey offers the advantages for common people who will register the program and it is *maslahah* (a things considered as good deed) who is suitable with the *ta'awun* (helping each other) principles. In Islam Allah ask his servant who is believed on his power to help each other in good deed which is instructed in al-quran surah al-Maidah verse 2

وَتَعَاوَنُوا عَلَى الْبِرِّ وَالتَّقْوَىٰ ۖ وَلَا تَعَاوَنُوا عَلَى الْإِثْمِ وَالْعُدْوَانِ ۗ وَاتَّقُوا اللَّهَ ۖ إِنَّ

اللَّهُ شَدِيدُ الْعِقَابِ

*but help ye one another unto righteousness and pious duty. Help not one another unto sin and transgression, but keep your duty to Allah. Lo! Allah is severe in punishment.*⁵³

⁵⁰ Apriyanti, "Joki Prakerja Raup Keuntungan Jutaan Rupiah."

⁵¹ (Apriyanti, 2021)

⁵² Dani, "Structured Interview with the Beneficiary of Pre-employment Card Program in 2021."

⁵³ (Mardliyyah & Ryandono, 2020:4)

Furthermore, Hadits also suggests to do good deed and helping others who are abused and do good deed and piety as stated in the following hadits :

حدثنا مسدد حدثنا معتمر عن حميد عن أنس رضي الله عنه قال : قال رسول الله صلى الله عليه و سلم (انصر أخاك ظالما أو مظلوما) . قالوا يا رسول الله هذا ننصره مظلوما فكيف ننصره ظالما ؟ قال (تأخذ فوق يديه

Narrated from Musadad, narrated from di-Mu'tamar, from Anas: "Anas said: Rasulallah stated: help your brother while doing the wrong thing or being abused." Anas said: "Rasulallah, we will help the people who are abused. How do we help the people who do the wrong thing?" he answered: " by preventing him to do the wrong thing. And that is your help."

Based on description above, there is jockey's work system which commit an agreement when asking people's identity which will be registered to follow pre-employment program. Besides, pre-employment jockey also informs the amount of money which will be accepted by the participant if they are approved as pre-employment card beneficiary and jockey absolutely entitled to a share of incentive obtained from the benefit of pre-employment card program. In Islam, a share obtained by pre-employment jockey on his assistance and service given to community is called wages. Incentive accepted by pre-employment jockey is included into *ijārah bi al-'amāl* because wage or incentive obtained from pre-employment program utilizes people's identity which has been agreed consciously at the beginning. Regarding to *ijarāh bil al-'amāl*, wage must be something valuable both money and things whose quantity and form must be known. On agreement between pre-employment jockey and identity owner have fulfilled those requirements so, the profit in the practice of pre-employment jockey is allowed.

However, in one side it is also detrimental for community. In this case, the existence of pre-employment card jockey is *mafsadah* because in reality the practice of pre-employment card jockey is different from what has been negotiated for example pre-employment jockey asks the identity of someone who does not know information about pre-employment card program, then jockey offers them to be registered. When offering registration, pre-employment card jockey does not inform about the amount of money which will be accepted by the owner of ID and family card which has been registered. In this case, there will be different benefits which will be obtained if the participant is approved as pre-employment card beneficiary. The difference on the amount of money received by pre-employment card

jockey and account owner (registered people) could be 80% and 20%. 80% for pre-employment card jockey and 20% for account owner (the people who has ID and family card) and it is possible when all of incentive is fully taken by jockey.

Based on discussion above, it clearly understands the pre-employment card jockey works by asking someone's identity to be registered in pre-employment card program. Then, there is fraud indication which can be seen from factors and work processes. It is indicated when pre-employment jockey helps registration process. Then, if participant is approved, pre-employment jockey connects his phone number and electronic money account so that incentive fund which has been cashed out will be accepted by jockey. Then, this deed indicated jockey commits fraud to fool the people who have low economy factor like pre-employment card participant. The fraud committed by pre-employment jockey makes people trust on him so, they gave their identity easily. Besides, there is indication of corruption or ghulul which means taking the property out of share which has been determined. It is suitable with hadits delivered by abu daud

حَدَّثَنَا زَيْدُ بْنُ أَخْرَمَ أَبُو طَالِبٍ حَدَّثَنَا أَبُو عَاصِمٍ عَنْ عَبْدِ
الْوَارِثِ بْنِ سَعِيدٍ عَنْ حُسَيْنِ الْمُعَلِّمِ عَنْ عَبْدِ اللَّهِ بْنِ بُرَيْدَةَ عَنْ
أَبِيهِ عَنِ النَّبِيِّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ قَالَ مَنْ اسْتَعْمَلَنَا عَلَى
عَمَلٍ فَرَزَقْنَاهُ رِزْقًا فَمَا أَخَذَ بَعْدَ ذَلِكَ فَهُوَ غُلُولٌ

Confirmed in hadits which is narrated by Buraidah Radhiyallahu 'anhu, Rasulullah Shallallahu 'alaihi wasallam stated : "Whoever we assign a job, then we determine the salary for him, so the things which are taken outside of it is qhulul property (corruption)".⁵⁴

Moreover, ghulul is also banned by al-quran which stated consuming people's property in an evil way which is forbidden by Allah Subhanahu wata'ala. It is contained on surah al-baqarah verse 188:

⁵⁴ Mohamad Zaenal Arifin, "Ghulul (Penggelapan Harta): Konsep, Sanksi Dan Solusinya Dalam Perspektif Al- Qur'an," *Syar'ie* 1 (2019).

وَلَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ وَتُدْلُوا بِهَا إِلَى الْحُكَّامِ لِتَأْكُلُوا فَرِيقًا مِّنْ

أَمْوَالِ النَّاسِ بِالْإِثْمِ وَأَنْتُمْ تَعْلَمُونَ ﴿٥٥﴾

And eat not up your property among yourselves in vanity, nor seek by it to gain the hearing of the judges that ye may knowingly devour a portion of the property of others wrongfully. ⁵⁵

Furthermore, in contract side the practice of pre-employment card jockey has fulfilled the requirement of contract or agreement. In this case, there are parties who commit on agreement in the registration of pre-employment card program. There is account owner (people who possess identity). Then, the agreed object is registration of pre-employment card program. After that, the second requirement is mutual respect between two parties. It means the parties have agreed on contract content. It is illustrated on identity given by account owner (ID and family card). Then, there is party who accepts the job that is pre-employment card jockey. However, in practice, Pre-employment card jockey only states general agreement content. Then, jockey sometimes does not provide detail explanation about incentive allocation if participant is approved as pre-employment card beneficiary. As result, people only accept the amount of money given by jockey because of their ignorance on pre-employment card program.⁵⁶

The third requirements, *sighat*. In practice, a pre-employment card jockey sometimes states the amount of incentive which will be obtained by identity owner from the incentive of pre-employment card program and there is jockey who does not explain it. If it seen from *sighat* side, there is obscurity on the work practice of pre-employment card jockey which does not clearly state the allocation given to identity owner If they are approved as pre-employment card beneficiary. It is similar to what pre-employment card jockey said " I ask participant's identity to be registered to pre-employment card program. If user is approved, I will you incentive.

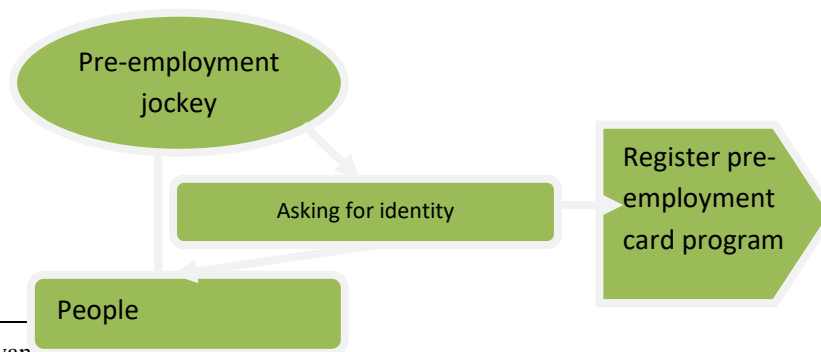
⁵⁵ Mudemar A Rasyidi, "Korupsi Adalah Suatu Perbuatan Tindak Pidana Yang Merugikan Negara Dan Rakyat Serta Melanggar Ajaran Agama," *Jurnal Mitra Manajemen* 6, no. 2 (2020): 37–51, <https://journal.universitassuryadarma.ac.id/index.php/jmm/article/view/552>.

⁵⁶ (Lauceren, 2020)

In Islam, there is obscurity on the implementation of contract between pre-employment card jockey and identity owner. Pre-employment jockey does not state or inform the amount of incentive which will be accepted by identity owner who is approved as beneficiary both monthly incentive, survey incentive, and training incentive. Then, the obscurity lead to phenomena which identity owner who is approved as pre-employment card beneficiary got a half/ or little share of total incentive which must be obtained. The total amount of money which must be accepted by one account is Rp. 3.550.000 but they only get Rp. 1.500.000 or even Rp. 1.000.000. Therefore, pre-employment card jockey is absolutely detrimental by taking incentive secretly without informing the people who own the identity.⁵⁷

Based on description above, basically pre-employment card jockey is basically a service which can be offered by jockey or can be interested by people who will follow or register pre-employment card program. Jockey provides services started from registration. Then, if participant is approved as beneficiary, jockey takes training, survey, and creating e-wallet account. Besides, there are several people's reasons to utilize a pre-employment card jockey that is public ignorance on how to register pre-employment card, complicated, technologically backward, then saving internet data.

Moreover, the existence of pre-employment card jockey has generally fulfilled the contract requirements. First, there is *aqidain* who is the actor (pre-employment card jockey and identity owner). After that, there is *mu'jir* who is the service owner, pre-employment jockey. Then, there is *musta'jir* who is the people who is offered to be registered the identity to pre-employment card program. In general, all of parties involved is exist and fulfill the requirements; service provider and service user or consumer who has been *baligh* (old enough), rational, and competent to do *tasaruf* (control property). The target of jockey is low family Most of jockey target is low class society who is low educated



⁵⁷ (Royani, Hanzani & Kusuma, 2021)

The diagram above explained pre-employment jockey asks people's identity to be registered as participant of pre-employment card program. It is consistent with the interview with "D", at the beginning he asks people's identity (ID and Family card) to be registered in pre-employment card program by coming directly to public or sharing pamphlet and brosure on social media. Then, he also offers the easiness and incentive given to participant if they pass the selection of pre-employment card program like *fivety : fivety* or 60% :40%. In contrast, he mostly does not tell the amount of money that will be received later. As result, pre-employment jockey indirectly commits fraud by utilizing people's identity to take state money through pre-employment card program⁵⁸.

Based on discussion above, the share quantity of jockey and the identity owner is not clearly declared or stated even though there is agreement. However, there is obscurity about the share which will be gain if participant passes the selection of pre-employment program. Therefore, there is no disclosure on contract related to share quantity so, there is law violation related to share allocation and it is potential to violate muamalah principles.

Moreover, according to Islamic law, income gained by pre-employment jockey by utilizing people's identity who passes pre-employment program with various number of incentive obtained is included into fraud, because there is *gharar* element. Incentive which must be accepted by beneficiary is taken by pre-employment jockey. This deed is dispotic committed by pre-employment jockey because taking a half or more fund which must be received by the people who own identity. Pre-employment jockey takes some funds secretly without informing the share quantity to the identity owner . It is suitable with surah An-Nisa verse 29 stated:

يَتَأْتِيهَا الَّذِينَ ءَامَنُوا لَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ إِلَّا أَنْ تَكُونَ تِجَارَةً
عَنْ تَرَاضٍ مِّنْكُمْ وَلَا تَقْتُلُوا أَنْفُسَكُمْ ۚ إِنَّ اللَّهَ كَانَ بِكُمْ رَحِيمًا ﴿٢٩﴾

⁵⁸ (Damanik, 2021:1)

*O ye who believe! Squander not your wealth among yourselves in vanity, except it be a trade by mutual consent, and kill not one another. Lo! Allah is ever Merciful unto you.*⁵⁹

In Islam, every transaction must be based on willingness and openness principles between two parties. Even in the beginning, the existence of pre-employment jockey helps the public so that jockey assists the people to gain assistance in form of incentive. However, helping others must fulfill the openness principles even less the assistance during pandemic. Then, fiqh muamalah always prioritize principles, justice values, and avoiding the violence elements in taking chances according to fiqh muamalah principles as stated in al-quran surah al-Baqarah verse 279 :

فَإِنْ لَّمْ تَفْعَلُوا فَأْذَنُوا بِحَرْبٍ مِّنَ اللَّهِ وَرَسُولِهِ ۗ وَإِنْ تُبْتُمْ فَلَكُمْ رُءُوسُ أَمْوَالِكُمْ لَا تَظْلِمُونَ وَلَا تُظْلَمُونَ

*And if ye do not, then be warned of war (against you) from Allah and His messenger. And if ye repent, then ye have your principal (without interest). Wrong not, and ye shall not be wronged.*⁶⁰

Conclusion

The existence of pre-employment jockey is very helpful for people who is technologically backward because they can register pre-employment card program launched by government for the people who is impacted by covid 19. As result, pre-employment jockey who provides services for public has right to accept reward on service given. Moreover, in practice the pre-employment jockey commits duties and responsibilities by asking identity (ID and family card) to be registered but there is no explanation about the share which will be accepted by the participant if they pass the selection of pre-employment card program. Besides, the jockey practice is indirectly included into fraud or corruption categories because it utilizes the

⁵⁹ (Taufiq, 2018)

⁶⁰ Misbahul Ulum, "Prinsip-Prinsip Jual Beli Online Dalam Islam Dan Penerapannya Pada e-Commerce Islam Di Indonesia," *Jurnal Dinamika Ekonomi & Bisnis* 17, no. 1 (2020): 49–64, <https://doi.org/10.34001/jdeb.v17i1.1115>.

people's identity to be registered as pre-employment card beneficiary which is a government program for people who are impacted by Covid-19 by not giving the proper incentive to the beneficiary. Therefore, it is included into corruption or recognized as *ghulul* which is synchronous to hadiths abu dawud. It is confirmed on hadiths delivered by Buraidah Radhiyallahu 'anhu, that Rasulullah Shallallahu 'alaihi wasallam stated : "Anyone who is assigned on a job, then, the wages has been set for him, then anything which is taken beyond is included into *qhulul* property (corruption)". As result, in Shariah Economic Law reward or profit obtained by pre-employment jockey is included into fraud or confirmed as *ghulul* property because there is violence on muamalah principles, justice values and preventing mistreatment in taking chances.

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